Community West Bancshares

Investor Presentation
28th Annual D.A. Davidson
Financial Institutions Conference

May 4-6, 2026

James J. Kim
Community West Bancshares and Bank
President & Chief Executive Officer

Shannon R. Livingston
Community West Bancshares and Bank
Executive Vice President, Chief Financial Officer

Jeff M. Martin
Community West Bank
Executive Vice President, Chief Banking Officer

Hinson M. Thomas
Community West Bank
Executive Vice President, Chief Credit Officer

Forward-Looking Statements

Certain matters set forth herein (including any exhibits hereto) constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, including forward-looking statements relating to the Company's current business plans and expectations regarding future operating results. Forward-looking statements may include, but are not limited to, the use of forward-looking language, such as "likely result in," "expects," "anticipates," "estimates," "forecasts," "projects," "intends to," or may include other similar words or phrases, such as "believes," "plans," "trend," "objective," "continues," "remains," or similar expressions, or future or conditional verbs, such as "will," "would," "should," "could," "may," "might," "can," or similar verbs. These forward-looking statements are subject to risks and uncertainties that could cause actual results, performance or achievements to differ materially from those projected. These risks and uncertainties, some of which are beyond our control, include, but are not limited to: current and future business, economic and market conditions in the United States generally or in the communities we serve, including the effects of declines in property values and overall slowdowns in economic growth should these events occur; economic uncertainty attributable to the imposition of tariffs by the Trump administration; inflationary pressures and changes in the interest rate environment that reduce our margins and yields, the fair value of financial instruments or our level of loan originations, or increase the level of defaults, losses and prepayments on loans we have made and make, whether held in the portfolio or in the secondary market; effects of and changes in trade, monetary and fiscal policies and laws, including the interest rate policies of the Federal Open Market Committee of the Federal Reserve Board; geopolitical and domestic political developments that can increase levels of political and economic unpredictability, contribute to rising energy and commodity prices, and increase the volatility of financial markets; changes in the level of nonperforming assets and charge offs and other credit quality measures, and their impact on the adequacy of our allowance for credit losses and our provision for credit losses; factors that can impact the performance of our loan portfolio, including real estate values and liquidity in our primary market areas, the financial health of our commercial borrowers, and the success of construction projects that we finance; our ability to achieve loan growth and attract deposits in our market area, the impact of the cost of deposits and our ability to retain deposits; liquidity issues, including fluctuations in the fair value and liquidity of the securities we hold for sale and our ability to raise additional capital, if necessary; continued or increasing competition from other financial institutions, credit unions, and non-bank financial services companies, many of which are subject to different regulations than we are; challenges arising from unsuccessful attempts to expand into new geographic markets, products, or services; restraints on the ability of Community West Bank to pay dividends to us, which could limit our liquidity; increased capital requirements imposed by banking regulators, which may require us to raise capital at a time when capital is not available on favorable terms or at all; inaccuracies in our assumptions about future events, which could result in material differences between our financial projections and actual financial performance; changes in our management personnel or our inability to retain, motivate and hire qualified management personnel; disruptions, security breaches, or other adverse events, failures or interruptions in, or attacks on, our information technology systems;

(continued) disruptions, security breaches, or other adverse events affecting the third-party vendors who perform several of our critical processing functions; an inability to keep pace with the rate of technological advances due to a lack of resources to invest in new technologies; natural disasters, such as earthquakes, drought, pandemic diseases (such as the coronavirus) or extreme weather events, any of which may affect services we use or affect our customers, employees or third parties with which we conduct business; compliance with governmental and regulatory requirements, relating to banking, consumer protection, securities and tax matters and changes in those requirements made by the Trump administration; and our ability to the manage the foregoing.

The foregoing factors should not be construed as exhaustive and should be read together with the other cautionary statements included in this report. Because of these risks and other uncertainties, our actual future results, performance or achievement, or industry results, may be materially different from the results indicated by the forward looking statements in this report. In addition, our past results of operations are not necessarily indicative of our future results. You should not rely on any forward looking statements, which represent our beliefs, assumptions and estimates only as of the dates on which they were made, as predictions of future events. Any forward-looking statement speaks only as of the date on which it is made, and we do not undertake any obligation to update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. Further information on other factors that could affect the financial results of the Company are included in Item 1A of the Company's Annual Report on Form 10-K and in the Company's other filings with the Securities and Exchange Commission ("SEC"). These documents are available free of charge at the SEC website at http://www.sec.gov.

Community West Bancshares will undertake no obligation to revise or publicly release any revision or update to the forward looking statements to reflect events or circumstances that occur after the date on which statements were made.

Mission

Inspire and empower our team to enrich and invest in every relationship by exceeding expectations.

Values

Teamwork
Accountability
Excellence
Integrity
Caring
Inclusivity

Investing In Relationships

Executive Officers

James J. Kim
Chief Executive Officer & President,
Community West Bancshares
and Community West Bank
25 Years of Experience

Shannon R. Livingston
EVP, Chief Financial Officer,
Community West Bancshares
and Community West Bank
21 Years of Experience

Dawn M. Cagle
EVP, Chief Human Resource Officer,
Community West Bank
39 Years of Experience

Blaine C. Lauhon
EVP, Chief Operating Officer,
Community West Bank
40 Years of Experience

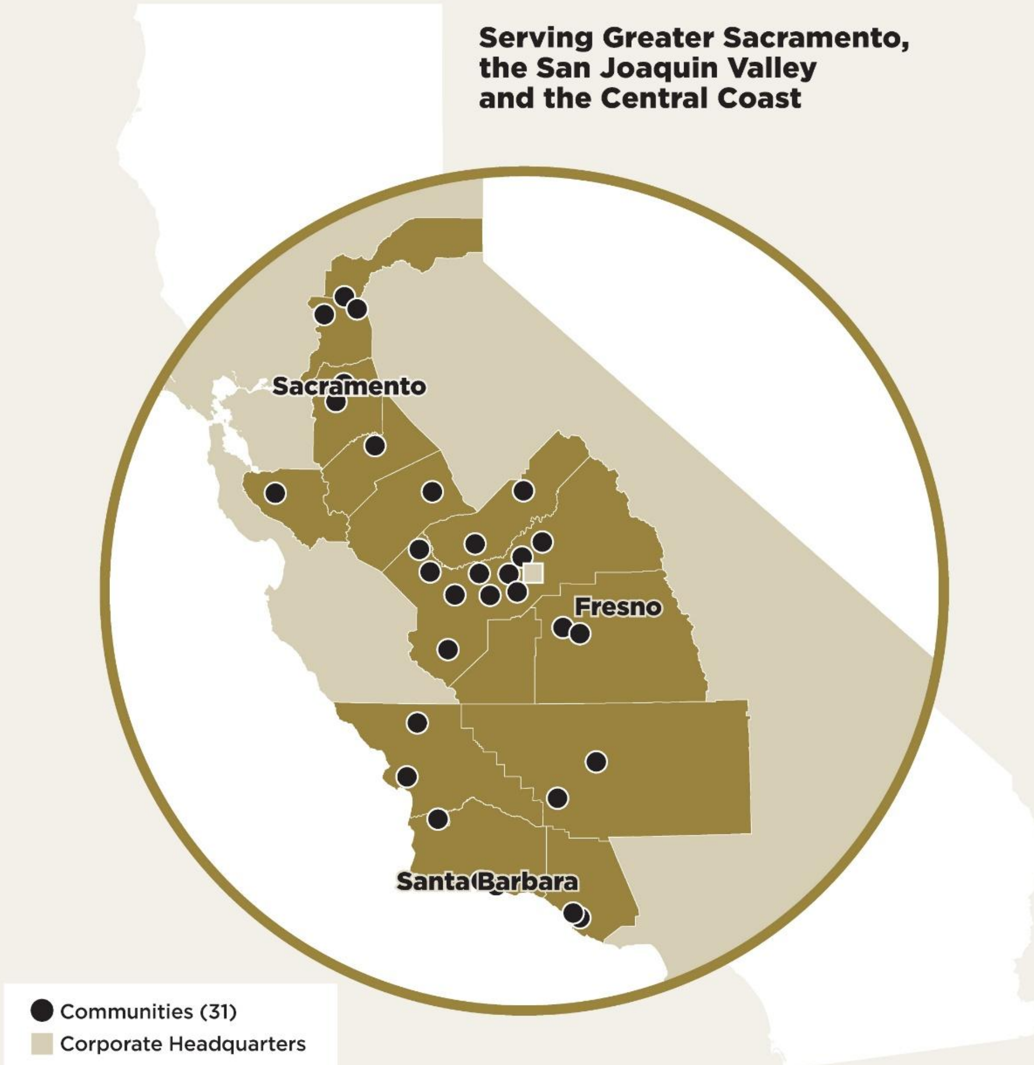
Jeff M. Martin
EVP, Chief Banking Officer,
Community West Bank
23 Years of Experience

Joseph A. Stronks
EVP, Chief Risk Officer,
Community West Bank
35Years of Experience

Hinson Thomas
EVP, Chief Credit Officer,
Community West Bank
31 Years of Experience

Company Overview & Financial Highlights

Overview



NASDAQ Symbol	CWBC
Market Capitalization	$644.9 Million
Institutional Ownership	49%
Insider Ownership	9%
Total Assets*	~$5.0 Billion
Headquarters	Fresno, CA
# of Banking Centers	39
Year Established	1980
Strategic Footprint	Central California

As of April 30, 2026.
*Total assets estimated based on acquisition of United Security Bancshares as of April 1, 2026.

Financial Highlights

	2026 Q1 YTD	2025	2024
Total Assets	$3.7 Billion	$3.69 Billion	$3.52 Billion
Net Income	$11.5 Million	$38.17 Million	$7.67 Million
Diluted EPS	$0.60	$2.00	$0.45
Net Interest Margin	4.30%	4.15%	3.76%
ROAA	1.24%	1.07%	0.24%
ROAE	10.99%	9.92%	2.42%
Cash Dividends per share	$0.12	$0.48	$0.48
Total Loan Yield	6.72%	6.68%	6.58%
Total Cost of Deposits	1.40%	1.41%	1.53%
NPAs to Total Assets	0.62%	0.19%	0.18%
Leverage Capital Ratio	9.94%	9.80%	9.17%
Common Equity Tier 1 Ratio	11.84%	11.56%	11.15%
Tier 1 Risk Based Capital Ratio	12.01%	11.73%	11.33%
Total Risk Based Capital Ratio	14.24%	13.97%	13.58%

Financial Highlights – First Quarter 2026

Total Assets

$3.7 BILLION

March 31, 2026

For the three months ended March 31, 2026 compared to the quarter ended December 31, 2025:

Net Income Increased

$11.49 MILLION ▲ $11.17 MILLION

Per Diluted Common Share Increased

$0.60 ▲ $0.58

Net Interest Margin Increased

4.30%

FROM 4.24%

March 31, 2026 compared to December 31, 2025

Gross Loans Increased

Year-to-Date

($10.0 MILLION)

0.40%

Total Deposits Increased

1.50%

Year-to-Date

($46.3 MILLION)

Cash Dividend

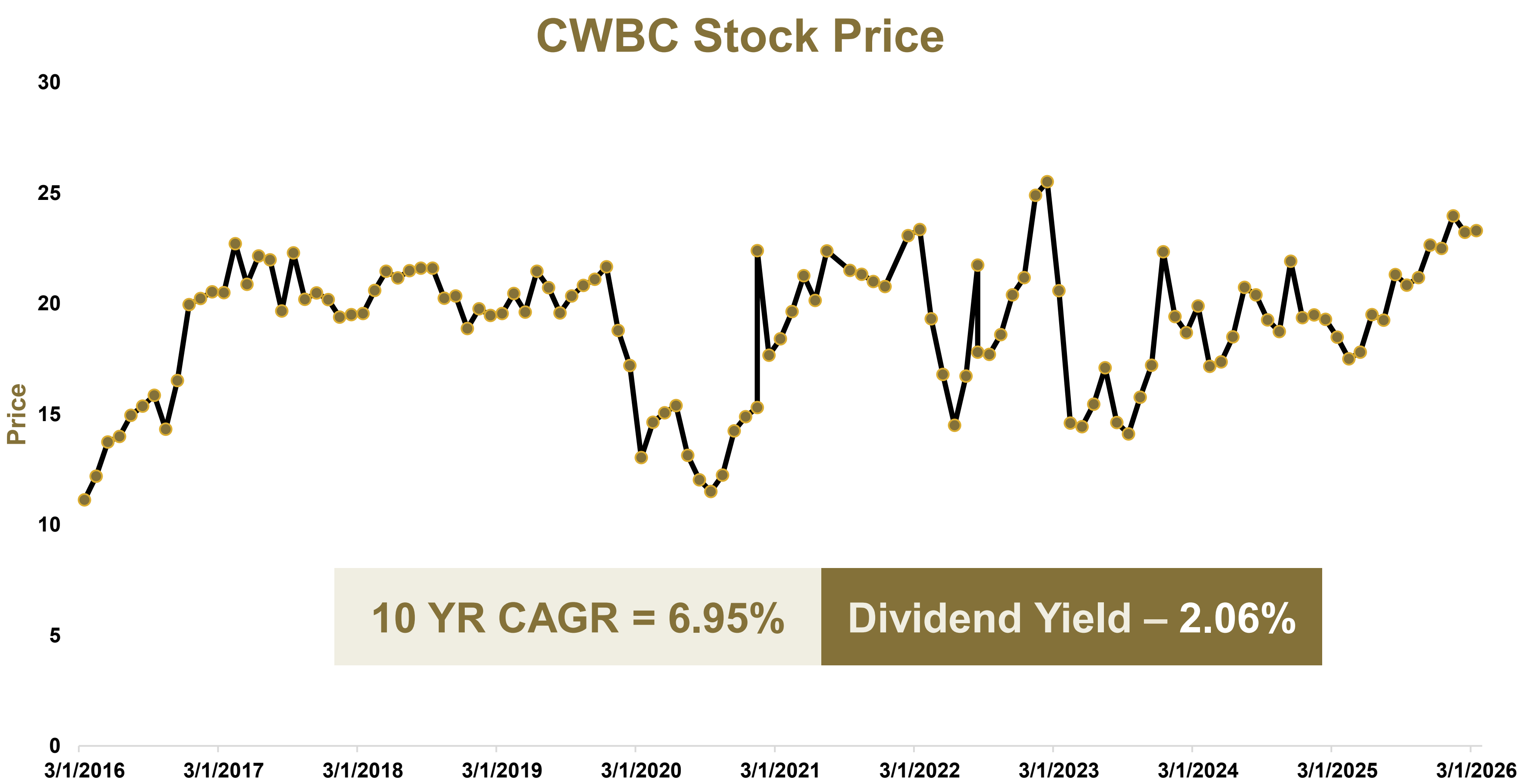
Payable on May 22, 2026 to shareholders of record as of May 8, 2026.

$0.12

PER COMMON SHARE

Stock & Earnings Overview

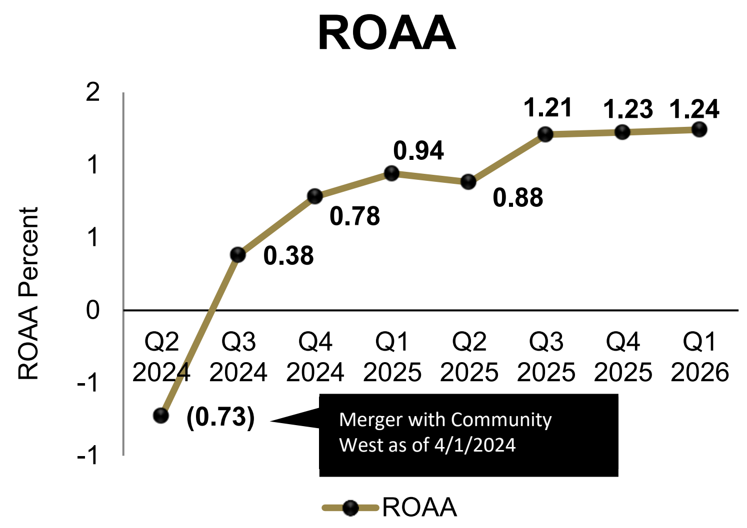
Attractive Investment Opportunity

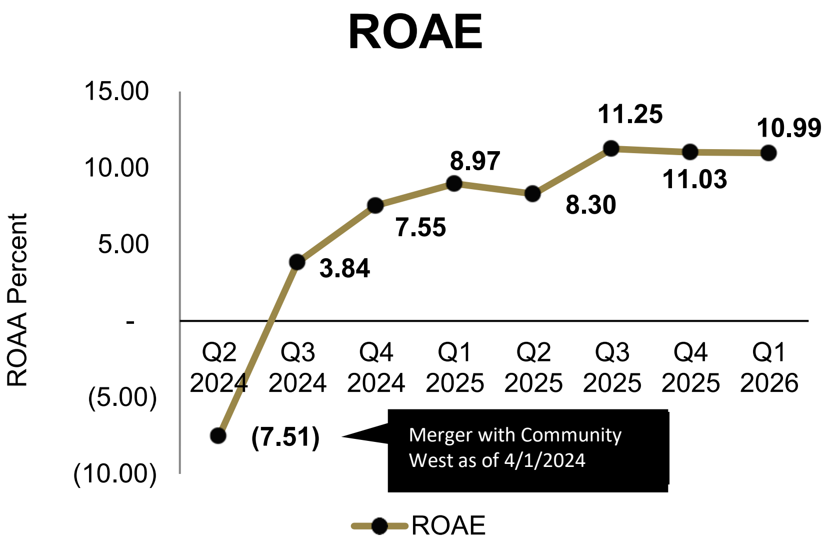


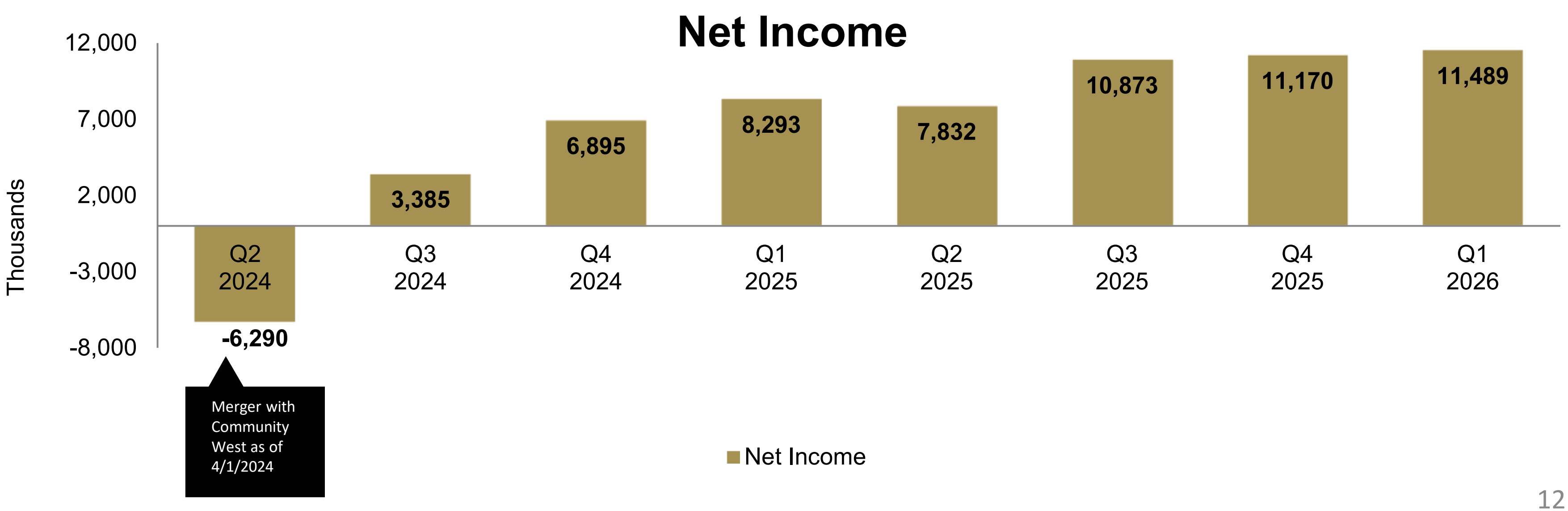
10 YR CAGR = 6.95% | **Dividend Yield – 2.06%**

Based on stock price as of March 31, 2026
Source: NASDAQ Monthly Closing Price Data

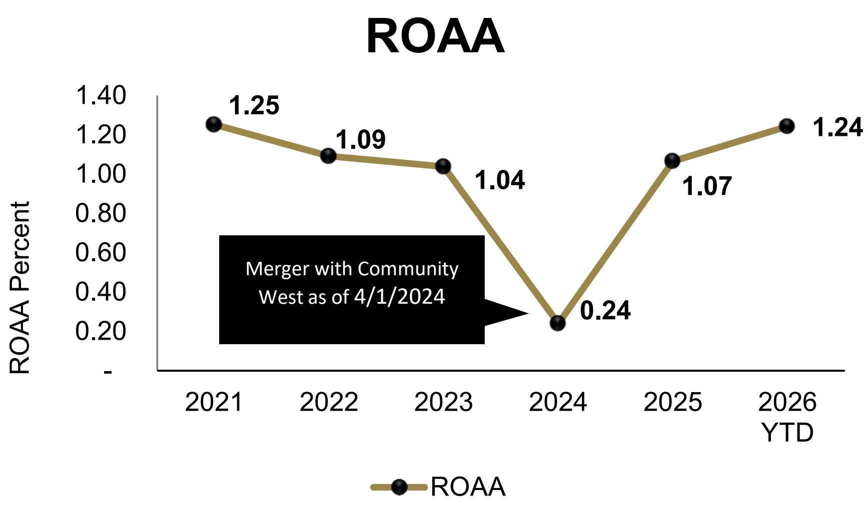
Quarterly Performance

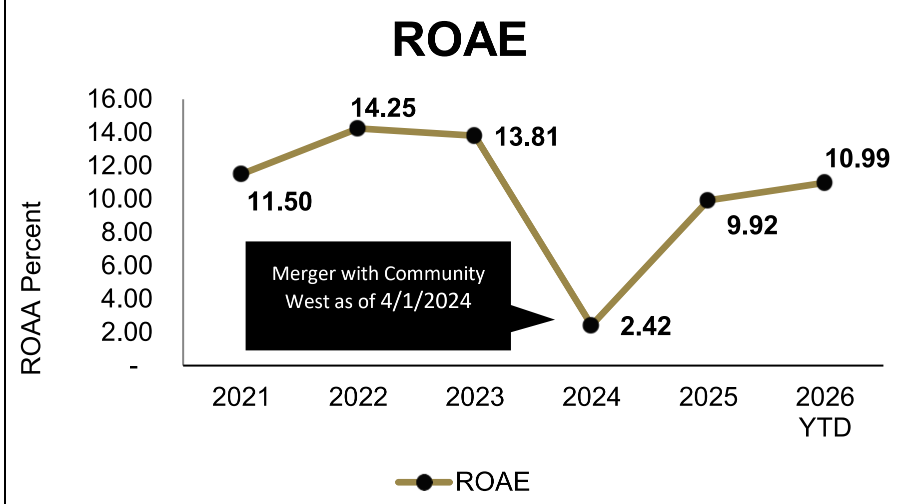


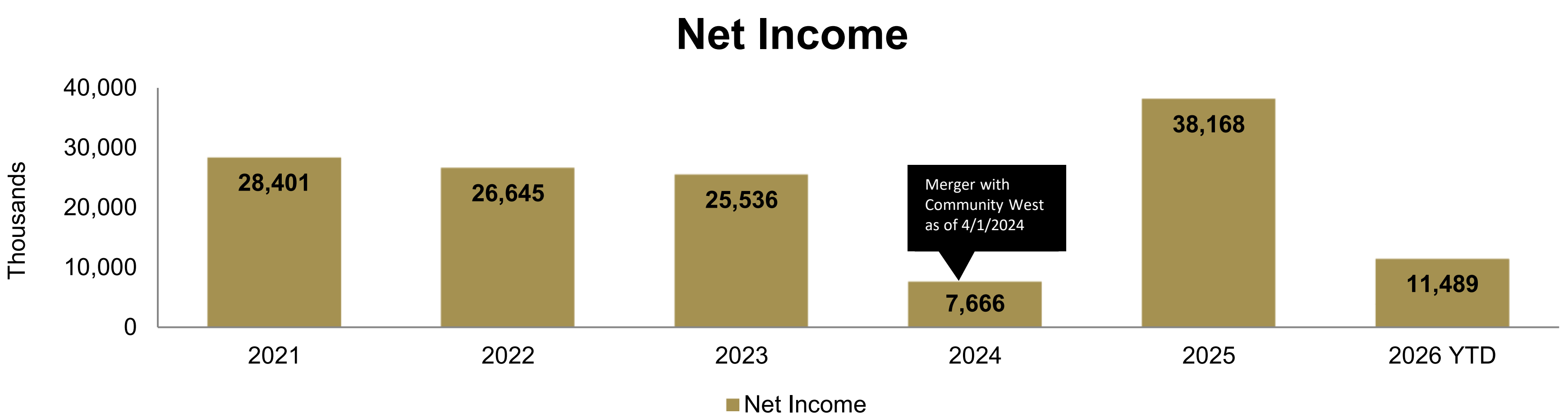




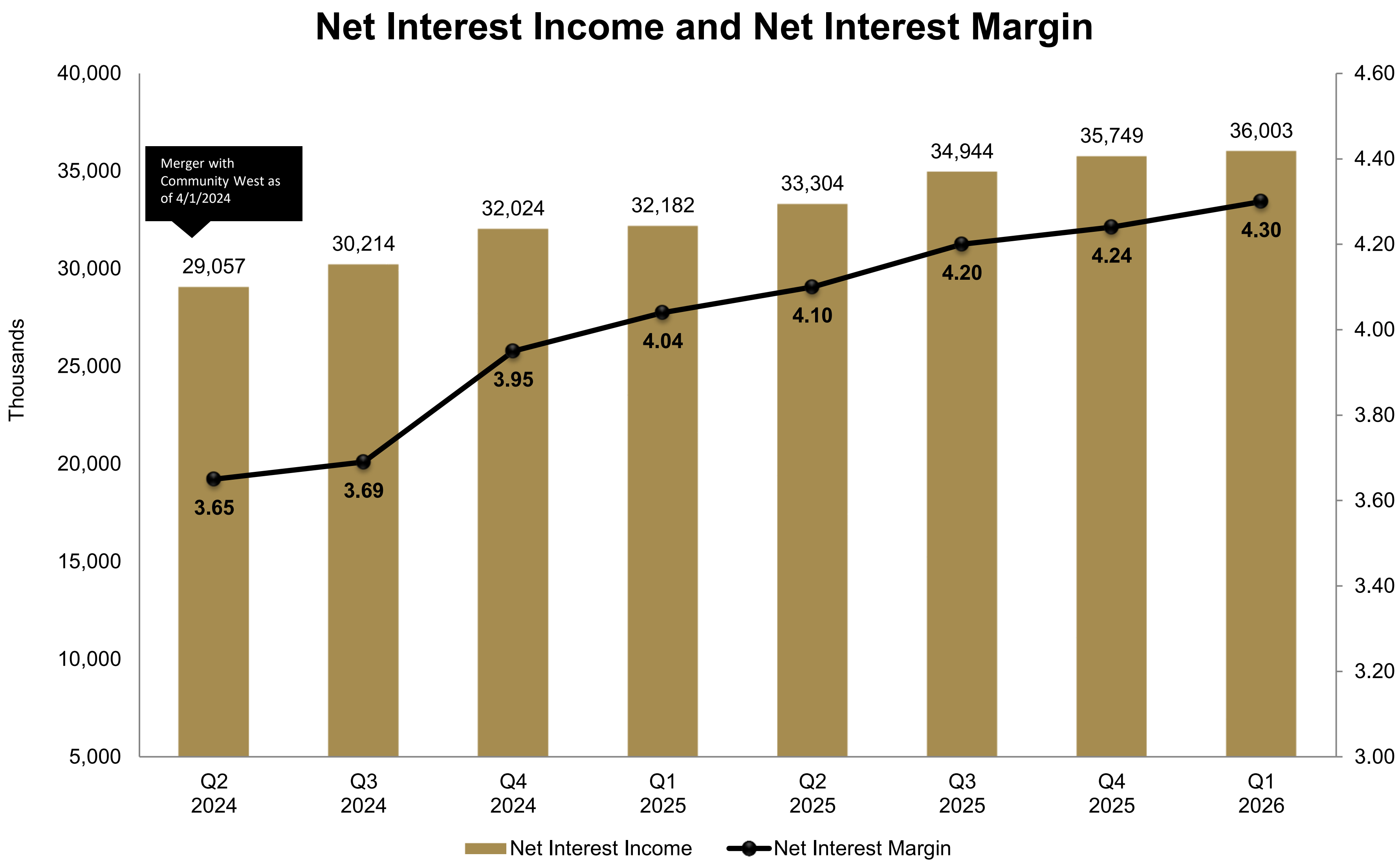
Annual Performance



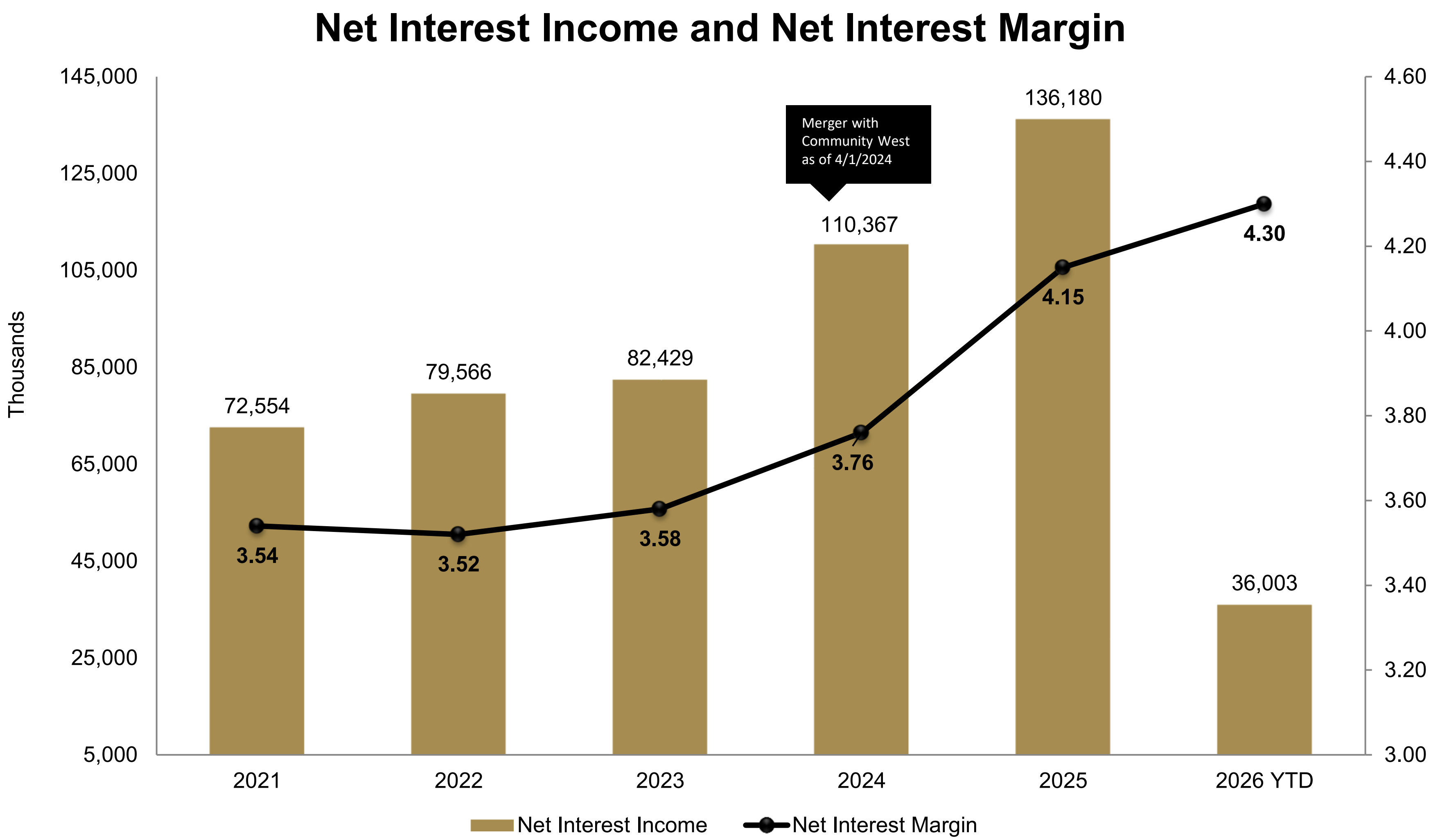




Growing Earnings Power - Quarterly



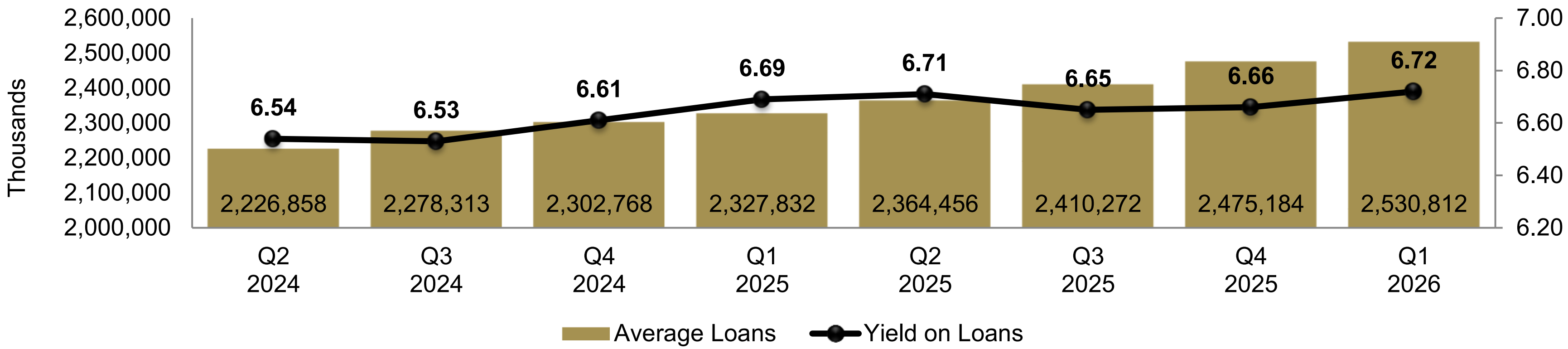
Growing Earnings Power - Annual



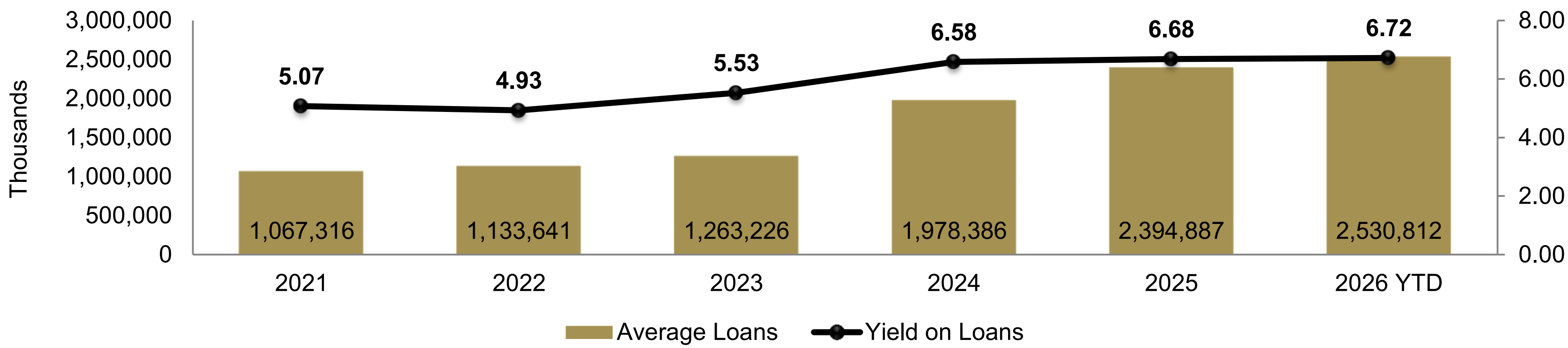
Lending Overview

Loans

Quarterly Average Loans and Yield on Loans

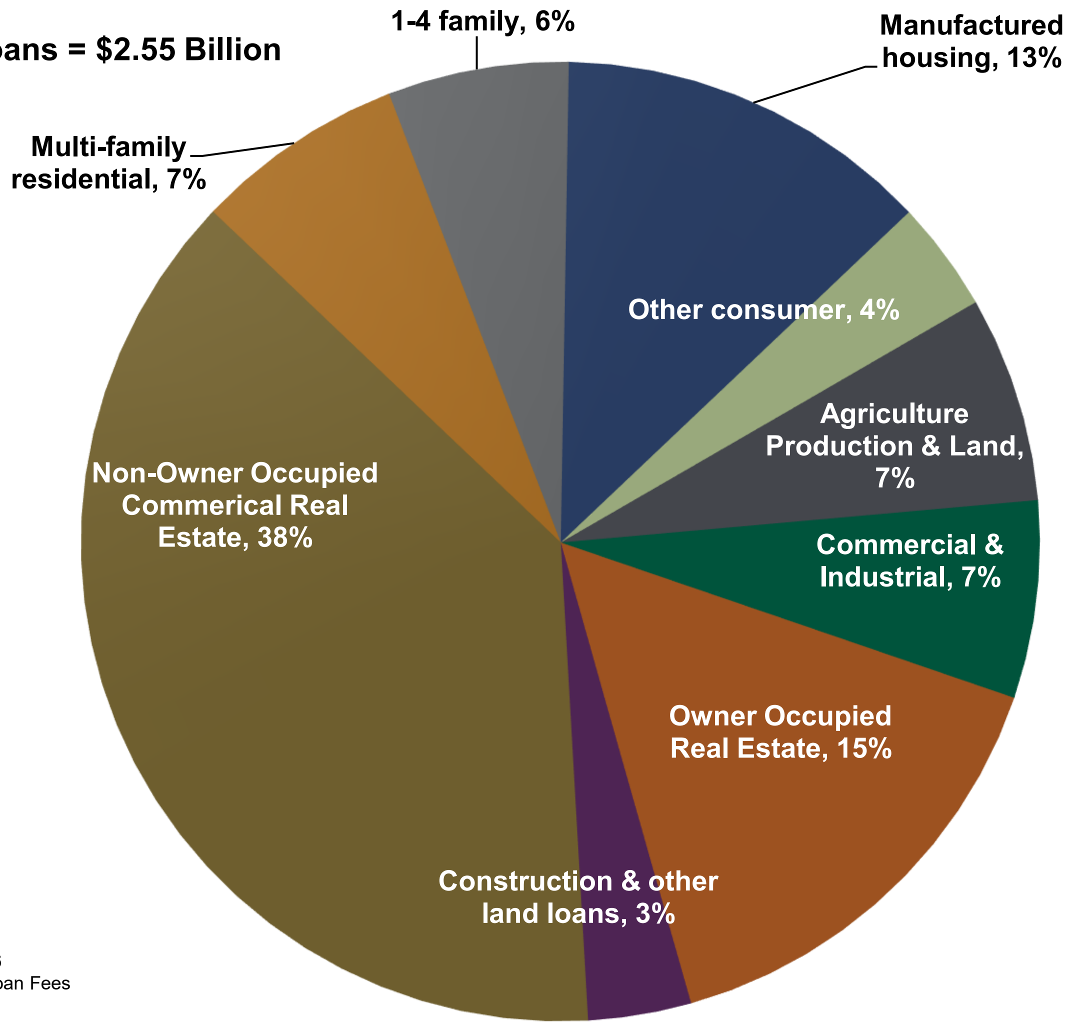


Annual Average Loans and Yield on Loans



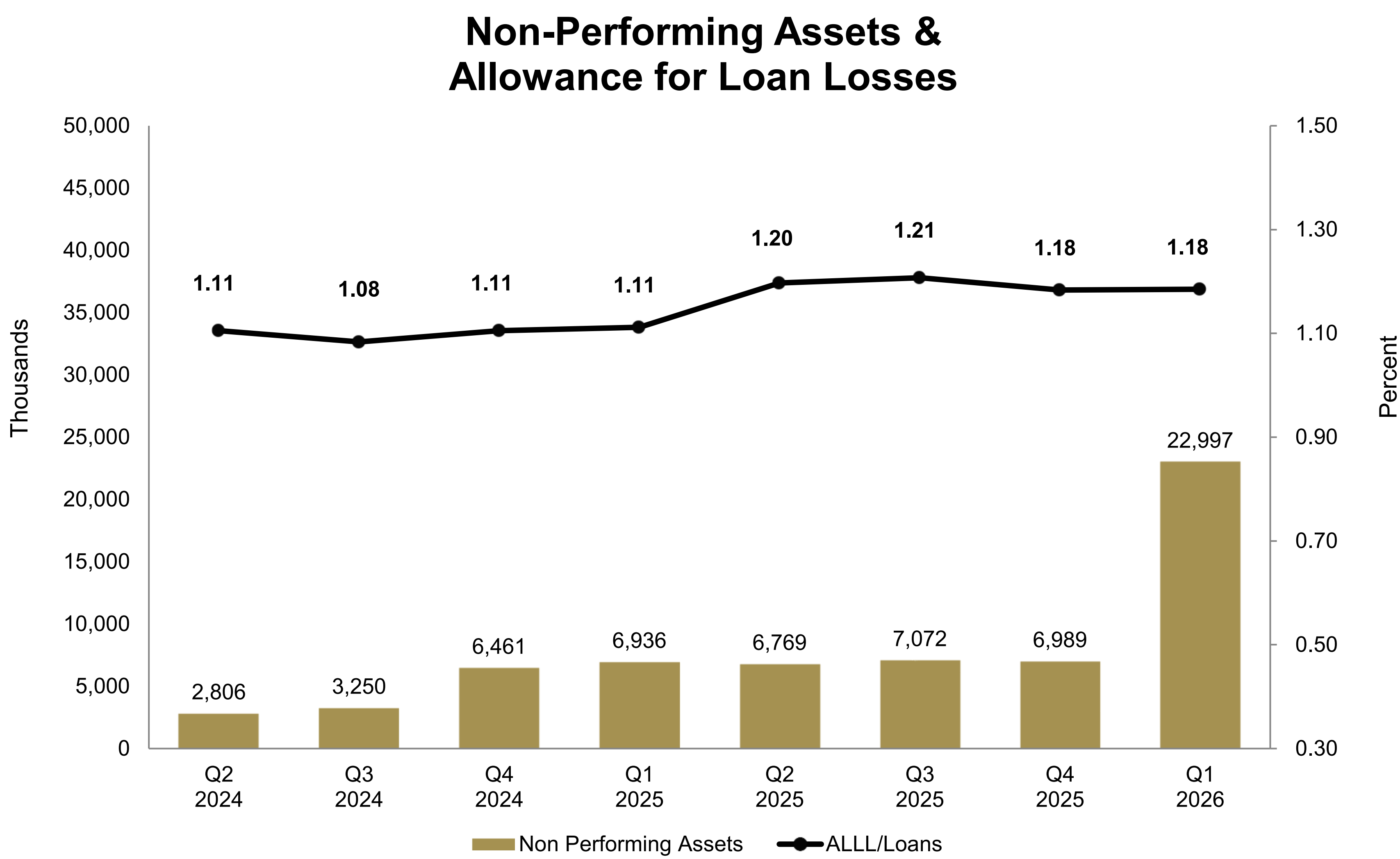
Loan Composition

Total Gross Loans = $2.55 Billion

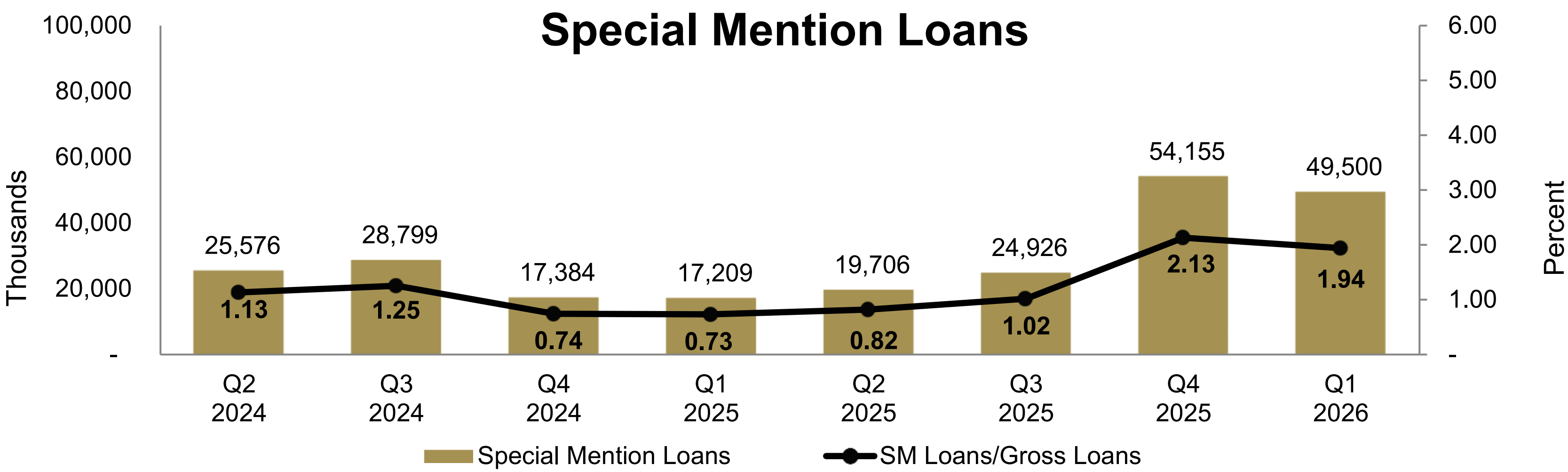


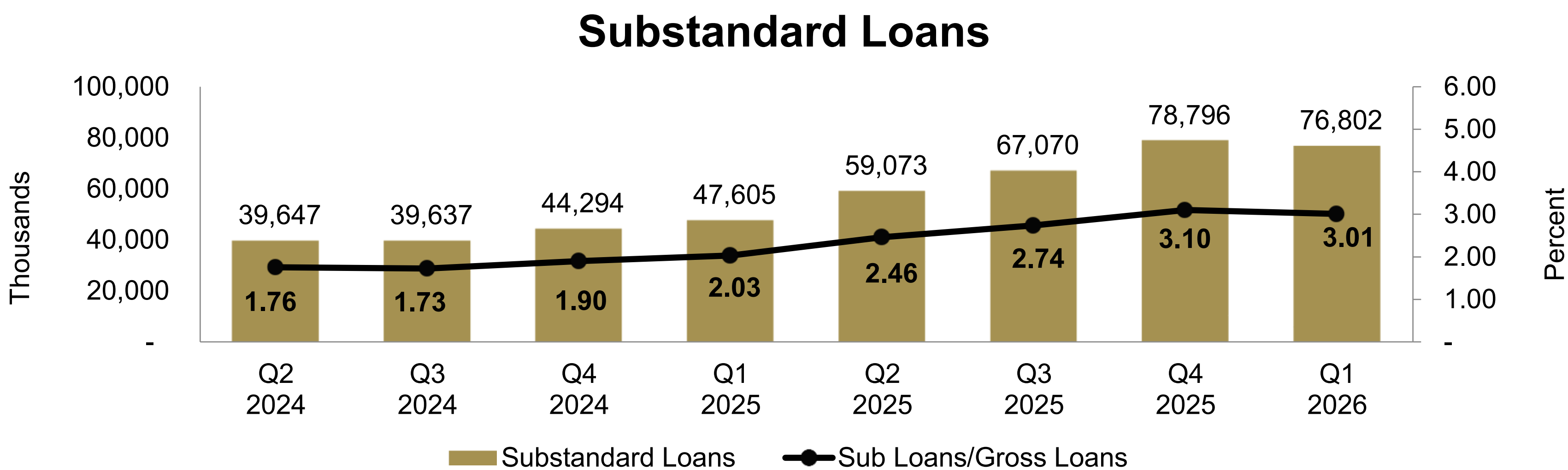
As of March 31, 2026
Excludes Deferred Loan Fees

Credit Quality



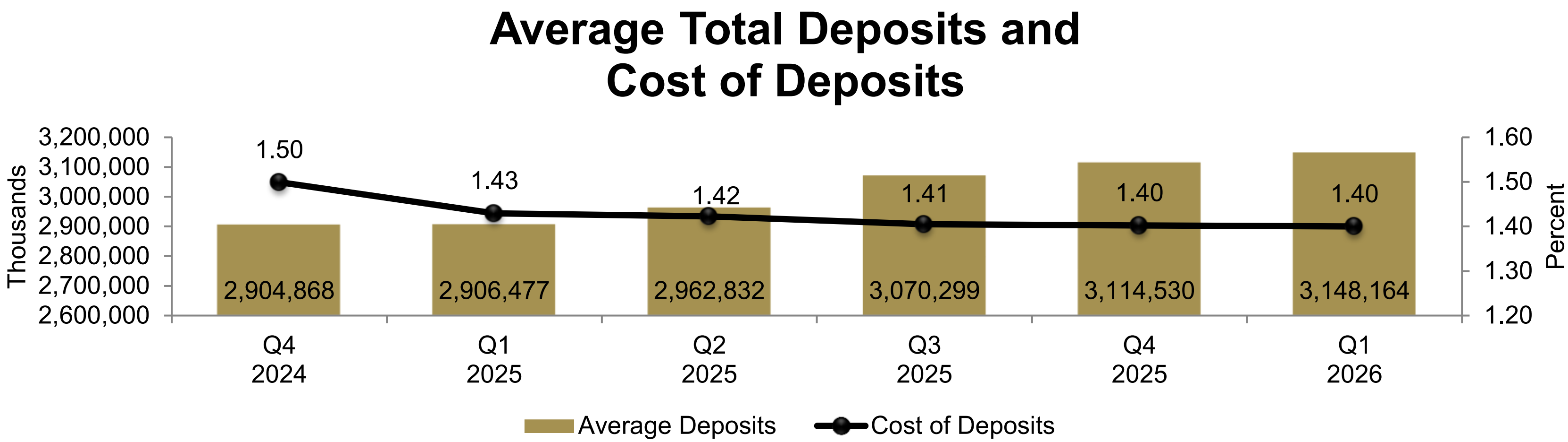
Low Levels of Criticized and Classified Assets



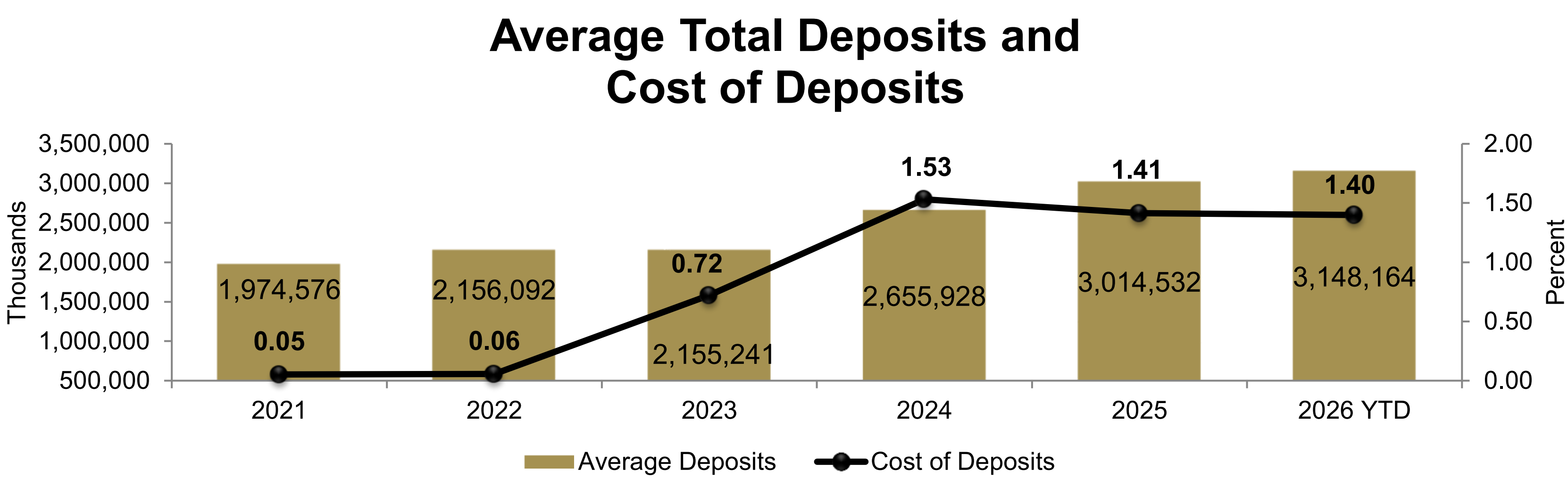


Deposits Overview

Deposits



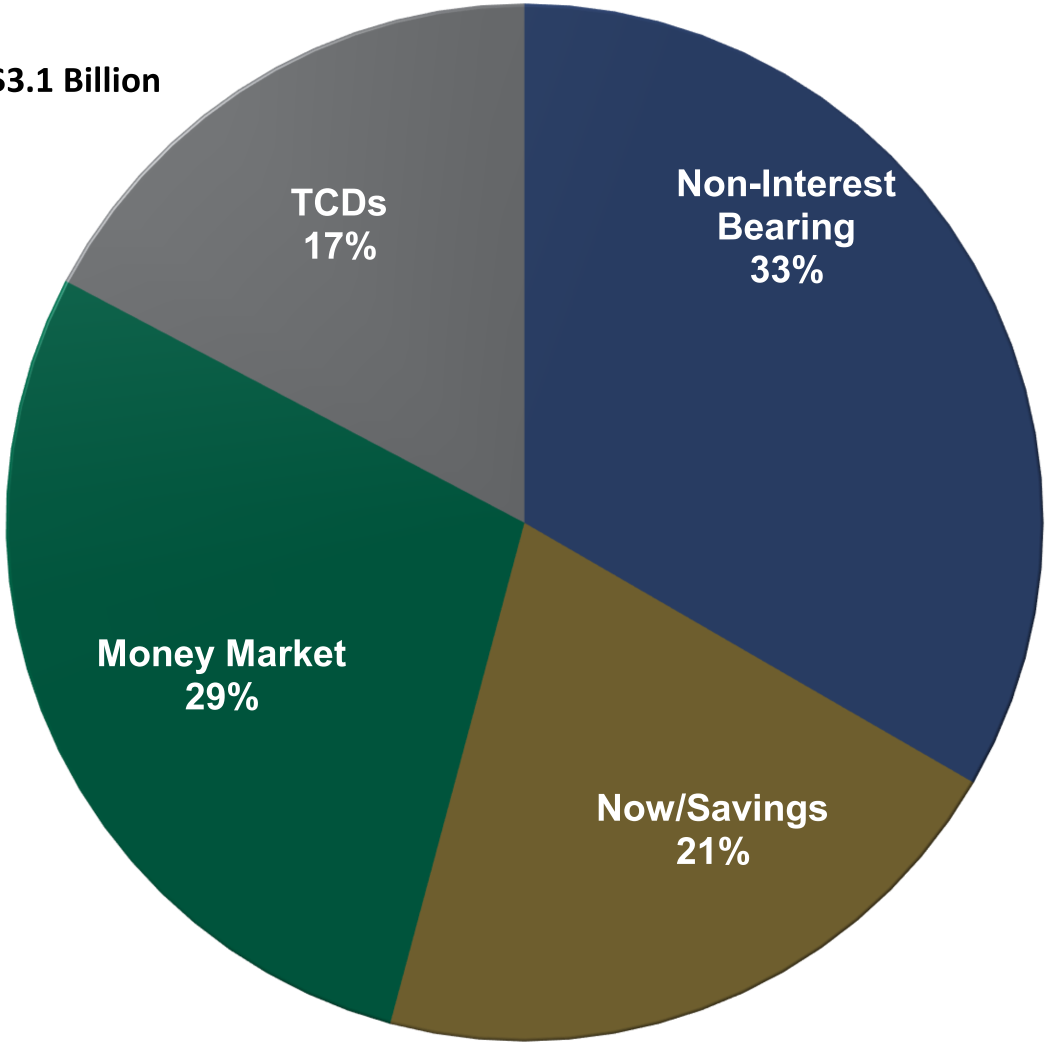
Average Total Deposits and Cost of Deposits
3,200,000
3,100,000
3,000,000
2,900,000
2,800,000
2,700,000
2,600,000
Thousands
1.60
1.50
1.40
1.30
1.20
Percent
1.50
1.43
1.42
1.41
1.40
1.40
2,904,868
2,906,477
2,962,832
3,070,299
3,114,530
3,148,164
Q4 2024
Q1 2025
Q2 2025
Q3 2025
Q4 2025
Q1 2026
Average Deposits
Cost of Deposits



Average Total Deposits and Cost of Deposits
3,500,000
3,000,000
2,500,000
2,000,000
1,500,000
1,000,000
500,000
Thousands
2.00
1.50
1.00
0.50
0.00
Percent
1,974,576
2,156,092
2,155,241
2,655,928
3,014,532
3,148,164
0.05
0.06
0.72
1.53
1.41
1.40
2021
2022
2023
2024
2025
2026 YTD
Average Deposits
Cost of Deposits

Deposits

Total Deposits = $3.1 Billion



As of March 31, 2026

Community West Bancshares

Investing In Relationships

Member FDIC | EQUAL HOUSING LENDER